



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

INVENTOR(S) : Keresman, III, et al.
TITLE : **DYNAMIC NUMBER
AUTHENTICATION FOR
CREDIT/DEBIT CARDS**
APPLICATION NO. : 10/044,630
FILED : January 11, 2002
CONFIRMATION NO. : 8623
EXAMINER : Cristina O. Sherr
ART UNIT : 3621
LAST OFFICE ACTION : September 14, 2005
ATTORNEY DOCKET NO. : PRAZ 2 00011

AMENDMENT B

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Responsive to the Office Action mailed September 14, 2005, on the above-referenced patent application, Applicant(s) respectfully request reconsideration of the application.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.